



CLERK, U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

**ENTERED**

THE DATE OF ENTRY IS ON  
THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed February 20, 2020

*Mark X. Mullin*

United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

In re:  
Dianira Otero and  
Efrain Pastrana Andreu,  
  
Debtor(s),

Case No. 19-41557-MXM13  
Chapter 13

**ORDER APPROVING LOAN MODIFICATION AGREEMENT**

There came on before this Court the Motion to Approve Loan Modification Agreement ("Motion") which Loan Modification Agreement is by and between Dianira Otero and Efrain Pastrana Andreu ("Debtor(s)") and Wells Fargo Bank, N.A. ("Lender"). After considering the pleadings on file and any argument presented to the Court finds as follows:

1. All capitalized terms which are used in this document are used and defined as in the Loan Modification Program adopted by this Court.
2. The relief sought in the Motion is granted and the Loan Modification Agreement is approved.

3. The Chapter 13 Trustee or the Debtor(s), as provided in the Loan Modification Program, are authorized to take the actions and make the disbursements described in the Motion or in the Loan Modification Agreement without modification of the Chapter 13 Plan and without further order of the Court.

4. The payment of any additional fees, costs or deposits as set out in the Motion is authorized.

5. The Debtor(s) is(are) deemed current to the Lender subject to the conditions described in the Motion.

6. Any proof of claim filed by the Lender is deemed amended consistent with the terms set out in the Motion and the Loan Modification Agreement. The Lender is not required to file an amended proof of claim.

7. The Lender is not required to file a Notice of Payment Change or a Notice of Fees, Expenses, and Charges pursuant to Rule 3002.1 of the Federal Rules of Bankruptcy Procedure with regard to any payment obligation disclosed in the Motion. Lender may file a Notice of Payment Changes and/or a Notice of Fees, Expenses, and Charges in accordance with Rule 3002.1 of the Federal Rules of Bankruptcy Procedure regarding any payment changes that occur or any fees, expenses and charges that arise after the effective date of the Loan Modification Agreement.

8. The Debtor(s) is(are) authorized to execute the additional documents described in the Motion and deliver those to the Lender.

IT IS SO ORDERED.

### END OF ORDER ###